

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Scott A. Carmino : Case No. 18-24604-TPA
Debtor(s) : Chapter: 13
: :
: Per April 17, 2019 hearing
:

ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT

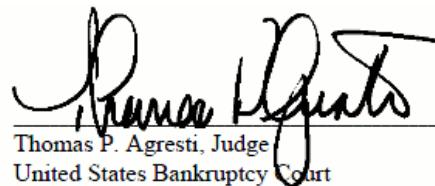
AND NOW, this *The 18th of April, 2019*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Thomas P. Agresti, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Scott A. Carmino
 Debtor

Case No. 18-24604-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jmar
 Form ID: 309

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db +Scott A. Carmino, 741 Prince Street, North Versailles, PA 15137-1137
 14989835 +Citizens Bank, C/O Cenlar, FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
 14969441 +Franklin American Mortgage, 425 Phillips Blvd., Trenton, NJ 08618-1430
 14969442 Global Payment, P.O. Box 61158, Chicago, IL 60666
 15004586 +Keystone Collections Group, 546 Wendell Road, Irwin, PA 15642-7539
 15021624 +North Versailles Township Sanitary Authority, 1401 Greensburg Ave.,
 North Versailles, PA 15137-1630
 14956310 North Versailles Twp. Sanitary Auth., 1401 Greensburg Avenue, #4, Verona, PA 15147
 14969444 Santander Consumer USA, P.O. Box 961425, Fort Worth, TX 76161
 14969445 +Tara Carmino, 741 Prince Street, North Versailles, PA 15137-1137

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14969437 +E-mail/Text: aleasure@autotrakk.com Apr 19 2019 02:21:30 Autotrakk, LLC.,
 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
 14969438 +EDI: CAPITALONE.COM Apr 19 2019 06:08:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 14969439 +EDI: CRESCENTBANK.COM Apr 19 2019 06:08:00 Crescent Bank and Trust,
 5401 Jefferson Highway, Suite D, New Orleans, LA 70123-4232
 14969440 +EDI: AMINFOFP.COM Apr 19 2019 06:08:00 First Premier Bank, 601 S Minnesota Avenue,
 Sioux Falls, SD 57104-4868
 14969443 EDI: PRA.COM Apr 19 2019 06:08:00 Portfolio Recovery Associates,
 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
 14986544 EDI: PRA.COM Apr 19 2019 06:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14975606 +EDI: JEFFERSONCAP.COM Apr 19 2019 06:08:00 Premier Bankcard, Llc,
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
 14976578 +EDI: DRIV.COM Apr 19 2019 06:08:00 Santander Consumer USA Inc., PO Box 560284,
 Dallas, TX 75356-0284
 14976577 +EDI: DRIV.COM Apr 19 2019 06:08:00 Santander Consumer USA Inc., PO Box 961245,
 Fort Worth, TX 76161-0244
 14983970 EDI: AIS.COM Apr 19 2019 06:08:00 Verizon, by American InfoSource as agent,
 PO Box 248838, Oklahoma City, OK 73124-8838
 14969446 EDI: AIS.COM Apr 19 2019 06:08:00 Verizon c/o American Infosource, LP, P.O. Box 248838,
 Oklahoma City, OK 73124-8838

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Cenlar as servicer for Citizens Bank, N.A.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Cenlar as servicer for Citizens Bank, N.A.
 bkgroup@kmllawgroup.com
 Michael S. Geisler on behalf of Debtor Scott A. Carmino m.s.geisler@att.net,
 msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Ronda J. Winneccour cmecf@chapter13trusteeewdpa.com

TOTAL: 4